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‘Mixed Tenure’ Policy in the UK: Privatisation, Pluralism or Euphemism?

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‘Mixed tenure’ within neighbourhoods, and policies to promote it, have been advocated in many developed countries, particularly those with tenure systems dominated by home ownership at the national level. UK governments have pursued mixed tenure policy since the 1980s, initially as a ‘privatisation’ policy directed at council estates, but latterly with more diverse aims and methods. This article aims to determine whether the UK has ever seen any genuine ‘mixed tenure’ policy in the UK, or whether non-strategy, privatisation or other terms are more appropriate. It uses criteria including the ultimate goals and rationales, tools and targets of policy. Policy targets and tools suggest plural elements to tenure policy. However, ultimate goals are not clear, rationales are dominated by arguments for ‘privatisation’, and there is little supporting evidence for neighbourhood tenure mix effects. ‘Tenure mix’ appears to have been used as a euphemism, initially for privatisation and latterly, for social mix.

Key words: mixed tenure, privatisation, pluralism, neighbourhood effects, social mix.

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INTRODUCTION

Kemeny stated that Anglophone countries *“do not possess tenure policies beyond, perhaps, a general and sometimes vague or even implicit commitment to home ownership”* (1981: 71). However, since the late 1980s UK housing policy has explicitly promoted what it has termed ‘mixed tenure’. This appears to parallel developments in a series of other countries, including both Anglophone and other nations, as mixed tenure has also been supported in the USA (e.g. Schwartz and Tajbakhsh, 1997), Australia (e.g. Arthurson, 1998; Spiller Gibbs Swan Pty. Ltd., 2000; Wood, 2002), and The Netherlands (Parkinson, 1998; Ostendorf *et al.*, 2001), and has been endorsed collectively by housing ministers across the European Union (FEANTSA, 2001).

Hastings has demonstrated the role of language in the presentation of housing policy, and the value of critical analysis of terminology (2000). This article aims to determine whether the UK has ever seen any genuine ‘mixed tenure’ policy, or whether other descriptions are more appropriate. Potential tenure strategies which governments or other agencies could adopt include:

i) a non-strategy of acceptance of past and ongoing trends, particularly the growth of home ownership (irrespective of whether these trends are seen as derived from so-called ‘natural’ preferences amongst consumers, from preferences partly constructed through intended and unintended consequences of housing and fiscal policy, from contextual factors other than policy, or from a combination of these);
ii) support of these trends through policy, particularly by sustaining and encouraging the growth of home ownership;
iii) more plural strategies, including the adoption of an ultimate goal other than maximum feasible home ownership, and/or different approaches in different regions or neighbourhoods, including mixed tenure.

This article will categorise UK housing policy since the late 1980s, using as criteria the ultimate goals and rationales for policy, whether explicit or implicit, and the presence and nature of policy tools and targets.

Table 1 sets out potential alternative tenure strategies and the ultimate goals and rationales, tools and targets necessary for them.

A genuine mixed tenure strategy would see mixed tenure, however defined, as an ultimate goal, rather than as a second best, a step on the way to exclusive home ownership, or a means of avoiding areas exclusively of social renting. It would be accompanied by appropriate rationales and policy tools and targets.

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Table 1. Alternative tenure strategies

	Non-strategy	Support for home ownership and 'privatisation' of other tenures	Pluralism, including genuine mixed tenure policy
Ultimate goals	Evolution of existing tenure system	Maximum feasible home ownership/private tenure	'Balanced' tenure system
Rationales	Supporting existing processes in tenure system	Local authority/social housing/all forms of rental housing have adverse individual and neighbourhood effects	All tenures play role in housing system at national and local level. Tenure diversity has beneficial individual and/or neighbourhood effects
Policy tools	–	Demolition or sale of local authority/social housing/all rental housing; building in other tenures	Vary between neighbourhoods to sustain and develop mix
Target neighbourhoods	–	Local authority, social housing or rental dominated	All neighbourhoods, especially those with 'unbalanced' tenure systems

THE DEVELOPMENT OF MIXED TENURE POLICY: TENURE DIVERSIFICATION

Mixed tenure policy in the UK appeared to develop in the late 1980s, after a period from 1979 to 1988, when a substantial set of policy tools focussed on tenure mixing or 'diversification' in local authority estates.

Tenure diversification was intended to be *"a central plank"* (Capita, 1996: 41) of Estate Action, the major English council estate improvement scheme of the late 1980s and early 1990s. Other urban regeneration programmes have also promoted the insertion of home ownership and housing association homes into areas dominated by council renting. Alongside the Right to Buy, which introduced home ownership into council estates, both Thatcher and Major governments actively promoted a range of other low cost home ownership initiatives (Bramley and Jordan, 1998; SPARK, 2001), and schemes for building homes for housing associations, shared ownership and direct sale to replace or add to council homes. Recently, housing associations have started to develop homes for rent at market rates to supplement income, in some cases inserted into areas dominated by social housing to mix tenure (e.g. Martin and Wilkinson, 2003).

The effect of these policies was to create new mixed tenure neighbourhoods within council estates, although the impact of sales and the resulting tenure mixes differed significantly between regions and estates (Forrest and Murie, 1991). Occasionally, advocates of the Right to Buy stated subsidiary aims for the policy which had some connection with plural approaches, as for example when Wilson noted that *"proponents of the Right to Buy thought that mixed tenure estates [created by this policy tool] would contribute to stability"* (1999: 15). However, the principal goals and rationales for the Right to Buy clearly associate it with privatisation. There was little evidence of significant differences in goals and rationales for other low cost home ownership initiatives, and strong evidence that tenure diversification warranted the term 'privatisation' on grounds of target neighbourhoods and tools (Table 1),

GENUINE 'MIXED TENURE' POLICY?

The Right to Buy and other low cost home ownership initiatives continued into the 1990s. Crook *et al.* showed that between 1991/92 and 1993/94 new building inserted 26,000 housing association homes into council estates, of which over 23,000 replaced demolished council homes thus having a double impact on the intra-social tenure mix (1996).

However, new policy concerns about the supply of rented and affordable housing and the nature of new housing association developments (Page, 1994), were added to concern about some problematic council estates. Central governments, both Conservative and then Labour, took on a broader understanding of 'mixed tenure'. The shrinking private rented sector, a minor Conservative policy concern since the 1970s (Raison, 1990), received attention through the 1988 Housing Act which provided some tax relief for new development and changes to landlord and tenant rights and relationships. The Conservative's 1995 housing white paper stated explicitly, "*we want to … help construct sustainable communities where … home owners and renters live alongside each other"* (1995: 35). Planning policy increasingly sought to create 'mix' by inserting social housing into new developments intended mainly for home ownership. The Conservative government's Planning Policy Guidance note 1 explicitly promoted the adoption of 'urban

village' principles, including mixed tenure or mixed cost housing, in the design of new residential developments (DoE, 1997). The new Labour government established the Urban Task Force in 1997, which promoted mixed tenure (UTF, 1999), and mixed tenure was recently re-emphasised in the Housing Green Paper and Urban White Paper (DETR, 2000a; DETR, 2000b). Planning Policy Guidance Note 3 recommended that development plans specify the level of social housing required in the plan area and the amounts to be provided on individual sites (DETR, 2000c). Mixed tenure has been built into neighbourhood renewal policy (SEU, 2001) and the Housing Improvement Programme assessment criteria, and is expected to be demonstrated a range of contemporary initiatives. Mixed tenure has also been supported by UK think tanks and commentators (e.g. Jupp, 1999). By 2000, a DETR report noted that mixed tenure was part of the 'professional orthodoxy' in the UK, alongside mixed use urban development, higher densities, and the reuse of brownfields (DETR, 2000b). A 2002 survey found that 48% of housing associations and 58% of local authorities claimed they 'usually' or 'always' provided mixed tenure in new developments (Martin and Wilkinson, 2003).

The next sections consider whether the more mature 'mixed tenure' policy that developed from the late 1980s, does represent genuine pluralism, in contrast to policy of the 1980s. It examines the four criteria set out in Table 1, starting with the most concrete: policy tools and target neighbourhoods.

THE POLICY TOOLS AND TARGET NEIGHBOURHOODS OF 'MIXED TENURE' POLICY

The discussion of the development of mixed tenure policy showed that mixed tenure policy tools included not only demolition and sale of local authority housing with no or partial replacement, but also building of social housing in larger new developments, replacement of local authority housing with housing association homes, and some supports for the supply of private rented homes. It targeted not only areas dominated by local authority or social housing, but also new, home ownership dominated developments.

There were no attempts to diversify tenure in existing home ownership dominated areas, for example by selectively buying up homes and transferring them from ownership to renting. However, by the 1990s, privatisation policies had been joined by others that fitted the pluralism model in terms of tools and target areas.

THE ULTIMATE GOALS OF 'MIXED TENURE' POLICY

Explicit tenure mix goals have been hard to come by in the mixed tenure policy era. Martin and Wilkinson described a social landlord that had a tenure mix target for new projects of 33% homeownership; 66% social renting, but this was a rare, and local, exception (2003). Local planning policy aims to provide 25% 'affordable housing' in new developments of 25 homes or more (DoE, 1997), and 50% in London (Mayor of London 2002), but affordable housing includes lower cost home ownership as well as social renting, and new construction makes up only a small fraction of the whole tenure system, even at neighbourhood level. The lack of explicit tenure mix goals in the UK contrasts with, for example, France, where the *loi d'orientation sur la ville* of 1991 established a minimum proportion of 20% social housing for all communes with more than 1,500 people (later adjusted to 3,500) in urban areas (Cacheux, 2002), or Australia, where individual states have set goals for reducing social housing by or to a certain percentage of the total (Spiller Gibbs Swan Pty. Ltd, 2000).

In fact it is hard to set goals because, despite its widespread currency in UK policy, the term 'mixed tenure' has rarely been defined and remains vague. Firstly, which tenures are under discussion? There have been debates about whether shared ownership, 'mortgagor ownership' and outright ownership should be distinguished, and whether housing association and council renting constitute a single tenure (e.g. Kemeny, 1981). Some analysis of tenure has used dual categories, but these vary between public/private and owned/rented. Analyses that consider three or more categories imply a multi-dimensional set of mixes, so that a 50%-40%-10% mix might be different to 50%-30%-20%. Scale is also important (Overman, 1999). Does the mix exist at national, regional, local or neighbourhood level? Harvey *et al.* gave two rare definitions of mixed tenure areas: those in which no one tenure exceeded 50% of households, and those in which no one tenure exceeded 70%, given that home ownership forms close to this proportion of households nation-wide (1997). These definitions identified 8% and 38% of English enumeration districts respectively as 'mixed tenure' in 1991 (*ibid.*). However, they have not been widely used. Given this lack of clarity on definitions and goals, key studies of 'mixed tenure' areas have examined areas where a majority of homes are owned by housing associations (Page and Boughton, 1997; Atkinson and Kintrea, 1998; Pawson *et al.*, 2000), by owner occupiers (Jupp, 1999), councils (Jupp, 1999), and by no one group (Jupp, 1999). Sizes ranging from about one hundred homes (Page and

Boughton, 1997) to over two thousand (Jupp, 1999). Galster *et al.*'s and Hiscock's studies are unusual because they explicitly examined and compared a range of mixes (2000; 2001).

This lack of explicit goals makes it is difficult to interpret the genuineness of mixed tenure policy, but must also count in itself as circumstantial evidence against genuineness. However, it would not be controversial to argue that mixed tenure policy in the UK aimed to continue tenure diversification in council estates, or at least in the 1–2,000 identified as 'difficult' (e.g. SEU, 1998) and to avoid the complete extinction of social housing and private renting in some areas, particularly those areas with low wages in some parts of the labour market alongside high house prices (DETR, 2000a; DETR, 2000b). This would place mixed tenure policy in a minor and highly specialised role, alongside a much broader general support for 'sustainable home ownership' (DETR, 2000a; DETR, 2000b).

THE RATIONALES FOR 'MIXED TENURE' POLICY

There has been a long history of research and debate on the effects of housing tenure and tenure change on individual and household attitudes, behaviour and outcomes (e.g. Kemeny, 1981; Saunders, 1990; Hiscock *et al.*, 2000). For example, Margaret Thatcher argued that local authority housing was "*a means through which socialism was still built into the … mentality of Britain*" (1993: 306), and many commentators stated that the Conservative party believed that council house buyers would change voting patterns to their benefit (e.g. Forrest and Murie, 1991; Thatcher, 1991). However, rationales for genuine mixed tenure policy must go beyond effects of tenure or tenure change on individuals or households, and must focus on either, i) the effects of national or regional tenure mix on the housing system, or ii) the effects of neighbourhood tenure mix on households and neighbourhoods, with tenure mix clearly distinguished from other possible sources neighbourhood effects such as social composition.

Support for mixed tenure has become so widespread and unquestioning that rationales are not always explicit and can be somewhat intangible. For example, the DoE stated that tenure diversification in council estates helps create *"a new atmosphere and attitude"* (1989: 2). Ironically, direct references to tenure effects *per se* appear to have declined as the profile of the term 'mixed tenure' has risen. However, Hiscock stated, *"mixed tenure appears to have more than just diluting effects"* (2001, p15). Most claims for the benefits of mixed tenure include more or less explicit references to beneficial neighbourhood effects of mixed tenure areas and tenure mixing processes, through which differences or changes in the proportion of households in different tenures will have disproportionate effects.

The wide range of neighbourhood effects claimed in rationales for mixed tenure have included reduced turnover (DoE, 1989; Wilson, 1999; Pawson *et al.*, 2000; DETR, 2000d; Beekman *et al.*, 2001), reduced management and maintenance costs for landlords (DoE, 1989), increased popularity (DoE, 1989; DETR, 2000d), increased employment, more social cohesion (Urban Task Force, 1999; FEANTSA, 2001), increased social capital or community activity (e.g. DETR, 2000a; Beekman *et al.*, 2001), better public and private services (Urban Task Force, 1999), and other 'regeneration' effects (DoE, 1989). Those promoting mixed tenure have suggested that owner occupiers – possibly by virtues of their tenure alone – may act as 'role models' or leaders, though observation or actual interaction (e.g. Hiscock, 2001), and may influence neighbours' attitudes and behaviour towards their homes, the area, collective action, and their employment or educational status. Mixed tenure may lead to more collective action or to increased social capital, with greater potential for effective collective action (Jupp, 1999; Hiscock, 2001). The DoE stated that tenure diversification in council estates may reduce management and financial costs for local authorities, presumably through effects on behaviour and reduced maintenance and monitoring costs (1989: 2). The Urban Task Force argued that if different tenures are externally indistinguishable, mixed tenure and mixed income areas can help sustain neighbourhood services and create 'social integration' (Urban Task Force, 1999: 45–46; see also Jupp, 1999). European Union housing ministers declared that housing policy could *"combat social exclusion"* through a mix of different forms of housing ownership, as well as social mixes of residents and a variety of building types (FEANTSA, 2001: 2). It has also been argued that tenure mixing in areas dominated by social housing may change behaviour by allowing upwardly mobile residents – potential role models and sources of social capital - to buy without moving (DoE, 1989: 2; Wilson, 1999; DETR, 2000a). Pawson *et al.* stated that one of the main arguments for the replacement of council homes by owner occupied ones in run-down, stigmatised areas is that this could "*recast the image of an area, to the benefit of long-established residents and newcomers alike"* (2000: 57). Labelling theory has been widely applied in analysis of the problems of some social housing estates (e.g. Taylor, 1995), as a possible cause of poor services and job opportunities, and deterrence of some potential residents, affecting social mix.

Notably, these rationales all compare 'mixed tenure'

areas to 'council estates' or areas dominated by social housing. As Murie and Nevin noted (1997), there have been few claims of positive neighbourhood effects of mixed tenure areas over areas dominated by home ownership, with the possible exception of the rather intangible pan-European claim that mixed tenure may help promote 'social cohesion' (FEANTSA, 2001). Again, this in itself provides circumstantial evidence for the idea that 'mixed tenure policy' may really be about 'privatisation', or something else.

The DETR acknowledged, *"there is widespread belief in the importance of tenure diversification, but relatively little empirical evidence about its impact"* (2000a). Other commentators have concurred (e.g. Rosenburg, 1995; Jupp, 1999; Wood, 2002). In an unusual UK study that controlled for social composition, and suggests potential for further work, Johnston *et al.* found that residents in areas with higher levels of council housing were more likely to vote Labour than those in other areas, regardless of their own tenure, with the effect remaining after controls for education, class, income or identification with working class status (2001). However, most existing studies do not attempt to control for potential intervening factors or distinguish neighbourhood tenure effects from possible cumulative effects due to social composition. This is a significant issue as mixed tenure areas have distinctive social composition. Harvey *et al.* found that enumeration districts with no majority tenure made up 8% of the total but 25% of those in the top decile on the Index of Local Conditions 1996 (1997). Docherty *et al.* found that an area where no one tenure was in a majority had an intermediate class composition and lone parenthood to two areas with more than half households council tenants and owner-occupiers respectively (2001). Hiscock found similar results for a range of variables including class, lone parenthood, income, and employment, with a further gradient between areas dominated and heavily dominated by social renters (2001). In a much-quoted study, Jupp felt that the mixed tenure estates he studied were different to the 'worst estates', and *"seemed to be avoiding the downward cycle of environmental, economic and social problems*" (1999: 77), a recent study reported social landlords as almost unanimous in describing positive effects of mixed tenure (Martin and Wilkinson, 2003), and several studies have found estate reputations improved after the introduction of homeownership (DETR, 2000a; Beekman *et al.*, 2001; Martin and Wilkinson, 2003). However, without controls it is difficult to determine what is going on. Jupp examined one of the same cases as DETR (2000a). He thought that private housing only *"probably made some impact"* (1999: 62, emphasis added), and that environmental improvements were more important than tenure mix.

Most of the studies of mixed tenure, like the rationales for it, concentrate on the comparison of mixed tenure areas and social housing dominated areas, but there is little available evidence on what mixes or changes in mixes create neighbourhood effects. In a US study, Galster *et al.* studied changes over the decade 1980-90 in the poverty rate, adult non-employment, female lone parent headed households, and secondary school dropout in US census tracts with four different renting/ownership mixes (2000). They found that *"relationships between rental tenure rates and various indicators … are neither uniform nor neatly meshed with current nostrums"* (*ibid*.: 719), and urged that preventative and remedial policy such as tenure mixing should be carefully targeted at key thresholds.

The limits to the evidence for the neighbourhood effects of mixed tenure means that policy to promote mixed tenure has been largely based on conviction. The limited and equivocal nature of the available evidence suggests that any strong convictions may be misplaced. Notably, there is a richer, international body of evidence on the neighbourhood effects of *social mix*, covering outcomes including educational participation, health and mortality, early fertility, drug use, crime, business development, attitudes to the community and the level of community participation, public service quality, employment and deprivation (e.g. Overman, 1999; Galster *et al.*, 2000; Spiller Gibbs Swan Pty. Ltd, 2000; Ostendorf, 2001; Rosenbaum *et al.*, 2001).

DISCUSSION AND CONCLUSIONS

Did the UK have a tenure strategy in the 1990s and was it one that moved away from 'privatisation' towards a genuinely pluralistic tenure strategy? Genuine mixed tenure strategy would see mixed tenure, however defined, as an ultimate goal, rather than as a second best or a step on the way to exclusive home ownership, or as a means of avoiding social renting areas. It would be accompanied by appropriate rationales, policy tools and targets. Table 2 summarises tenure policies 1998-present against the four criteria for categorising tenure strategies.

These results suggest that 'mixed tenure' policy contains elements of non-strategy, privatisation and pluralism (see Table 1). However, it cannot be clearly categorised as genuine pluralism alone. In order to reconcile these findings with the continued support for mixed tenure, policy for 'mixed tenure' must be recognised not principally as genuine 'pluralism' but as euphemism.

Firstly, mixed tenure policy could be seen as a euphemism for 'non-strategy', reconfirming Kemeny's 1981 view that Anglophone countries do not have more than tenure 'non-strategies'. However, the absence of

Table 2. UK 'mixed tenure' policy 1988–present

Ultimate goals	Unclear; implicitly to continue development of sustainable home ownership, with minor and highly specialised role for mixed tenure
Rationales	Positive neighbourhood effects of mixing tenure by reducing proportion of local authority housing or increasing proportion of home ownership in council estates (limited supporting evidence)
Policy tools	Demolition with no or partial replacement or sale of local authority or social housing. Building of social housing as well as home ownership in larger new developments.
Target neighbourhoods	Existing local authority or social housing dominated; new home ownership dominated

explicit ultimate goals is not sufficient to define non-strategy, while the presence of active policy tools is sufficient to suggest another categorisation.

Secondly, mixed tenure policy could be seen as a euphemism for 'privatisation'. In the emergent stage of mixed tenure policy in the 1980s, 'tenure diversification' was used as a euphemism for privatisation and reducing the total amount of social housing. However, the policies seen after the late 1980s cannot be categorised as genuine privatisation alone, either (Table 1).

Thirdly, 'mixed tenure' could be seen as a euphemism for 'social mix'. Social mix is widely used as a policy goal and tool in countries outside the UK. Policy in other countries which are promoting mixed tenure have tended to state clearly tenure's status as one correlate of social mix and one potential tool for the ultimate goal of improved social outcomes (e.g. Osterndorf, 2001; Wood, 2002). In the UK, social polarisation by neighbourhood and tenure has grown in policy salience as the term 'mixed tenure' has risen to prominence, and social composition is a close correlate of tenure composition. Early studies of problem in council housing identified social polarisation as a key issue (e.g. Burbidge *et al.*, 1981), and by 1997 the 'worst estates', later modified to 'poor neighbourhoods', were identified so closely by government with social exclusion and negative neighbourhood effects as to be the key exemplar of the concepts, and one of the main themes of the new Social Exclusion Unit's work (SEU, 1998), but 'social mix' has not yet been widely used. There are some valid pragmatic reasons for the use of the term 'mixed tenure' in place of social mix. Housing tenure has been widely used as a proxy for income or other socio-economic variables in the UK (e.g. Green, 1994), because it correlated with them to the extent that it formed an element of major indices of deprivation (e.g. Mack and Lansley, 1985), and because of actual and perceived public reluctance to answer income questions (Hiscock *et al.*, 2000; National Statistics, 2002), and the lack of direct data in major sources such as the census. However, euphemistic discourse is also politically attractive as it avoids some of the connotations of the term 'social engineering', long a bogey-phrase in UK housing policy (Cole *et al.*, 2000), and side-steps sensitive discussion of ultimate goals in terms of social groups and what 'balanced communities' might consist of.

Emergent, implicit, and conviction based housing policy is not at all not unusual, and in fact clearly specified and truly evidence based policy is very rare, despite recent fashion (Davies *et al.*, 2000). However, policy makers, practitioners and researchers should still aim for clarity about the exact nature of the convictions, to avoid euphemisms, and to make implicit hypotheses explicit and testable where possible.

A focus on social mix does not avoid the need for clarity on ultimate goals or for robust supporting evidence. However, it avoids euphemism, renders 'social engineering' explicit, avoids mistargeting policy where tenure and socio-economic factors do not correlate well (e.g. Lee and Murie, 1997), allows research to focus more directly on the neighbourhood effects of social mix rather than tenure mix, and opens up a greater body of supporting evidence, particularly from sources in France, The Netherlands, Australia and the USA. These sources would be likely to suggest to UK policymakers that a focus on social mix does not avoid problems of identifying neighbourhood effects, and assessing complex and inequitably distributed outcomes, but would promote a wider and more flexible set of policy tools than building, demolishing and selling homes.

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